

IN RE:

SONIA IVETTE ROMAN GARAY

DEBTOR(S)

CASE NO. 18-02081-MCF
CHAPTER 13

TRUSTEE'S REPORT ON CONFIRMATION

1. A meeting of creditors pursuant to Section 341 was held on 05/22/2018. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate is: \$92,680
3. With respect to the attached payment plan:

AMENDED PLAN DATE: May 25, 2018

PLAN BASE: \$18,360.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 6/15/2018

FAVORABLE

UNFAVORABLE

1. [X] INSUFFICIENTLY FUNDED § 1325(b):

Plan is insufficiently funded to pay 100% plus 6% legal interest for the general unsecured creditors.

[X] OTHER:

1) Pending objection to confirmation by Coop A/C Caguas at docket #10 as plan does not provide for APP & EMA payments. Trustee notes that amended plan 5/25/2018 provides for APP, but not so for EMA payments. 2) Pending to submit evidence of maturity date for Retiro regular loan. 3) Debtor to review Plan Part 4.6 (insurance coverage) which discloses beginning date for insurance coverage 6/29/2018, however per insurance quote submitted, maturity date is 6/2019.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

/s/ Miriam Salwen Acosta
Miriam Salwen Acosta

Atty: ROBERTO FIGUEROA

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ALEJANDRO OLIVERAS RIVERA
Chapter 13 Trustee
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